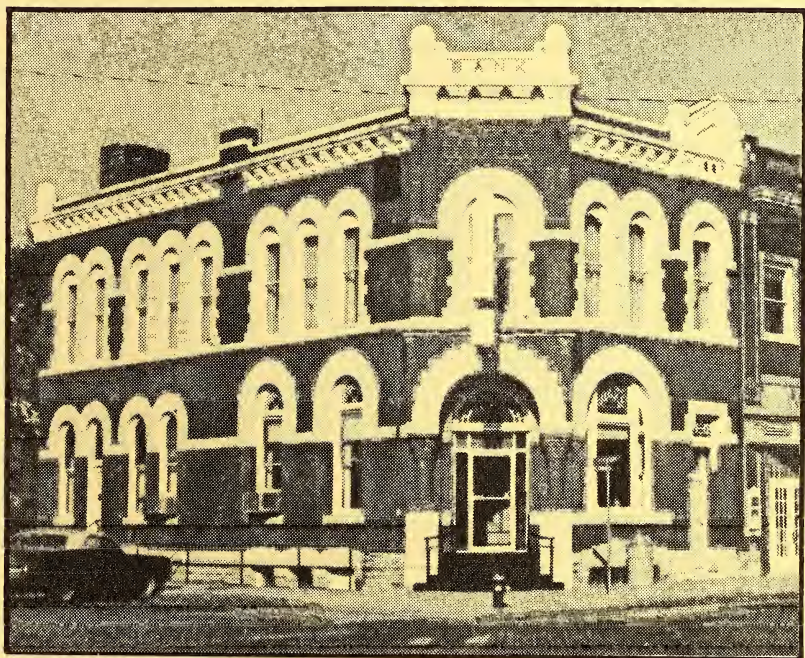


1st National Bank

In Mankato, Kansas

History of a pioneer Kansas bank, its people,
and of the Mankato Community.



PREFACE

This is a story of a bank -- the oldest bank in Jewell County, Kansas.

More than that, it is the story of people who staked their claims and gambled their livelihoods on farming and enterprising on the rough prairielands of northcentral Kansas -- which was to become the geographical center of a bulging country straining to unite and conquer.

And it is the story of a struggling band of settlers who in early years overcame the frontier ravages of fires, pestilence, droughts, to develop through the years into an ambitious, vibrant community with a proud heritage. We like to think of it as a conquering spirit of hardy pioneers which will be kept alive by succeeding generations in coming decades -- a promising period destined for domination by advancements in speed, electronics, and more amazing scientific discoveries.

Principal characters are a banking family which came to Kansas in 1886 from Iowa to take over a private money-lending business and give the fledgling community its first full-service bank. The family is that of J.P. Fair, who together with his son and grandson owned and operated the Bank of Mankato for over 90 years -- perhaps a longevity record for one family in a bank in Kansas.

An undisputed claim is that of J.P. Fair, the founder, was the oldest active banker in Kansas, probably in the nation, at time of his sudden death in 1943, four months after the Mankato community and friends throughout the state helped him observe his 100th birthday.

Woven into this span of years are the people -- some prominent and others not so prominent -- and the events which give body to the history of Jewell County, organized in 1870.

It involves a more recent significant event in the life of the Bank -- the takeover by another prominent family noted also for its longevity in banking -- the Lull family of neighboring Smith County. A romantic twist: Floyd Lull started his banking career working for Grandfather J.P. Fair in the Fair bank at Burr Oak.

Through the years and three generations, the Fair and Lull families have had friendly acquaintanceship and common interests in serving the people of northcentral Kansas.

This story of the bank, the banking families, and of the Mankato Community is based on the record of unfolding history and accomplishment.

For their generous and most helpful assistance, special credits should go to several people and sources providing written material, personal recollections and anecdotes, including:

The Kansas State Historical Society, Topeka

The Jewell County Historical Society, Mankato

The Jewell County Record, Mankato

The Kansas Bankers Association, Topeka

Forrest R. Fair, Roderick Weltmer, W.R. Brock, Linton Lull, L. Blaine Rush and others of the First National Bank of Mankato.

To all of these we express our sincere thanks.

Now, to the beginning of our story

Roger D. Kirkwood

Roger D. Kirkwood was the Director of Public Relations for the Kansas Bankers Association for 16 years. A special thanks to Roger for his many hours of research in compiling this history of our bank.

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CHAPTER I: Putting Roots Down On the Kansas Prairie

We begin our story in the early 1880's in Mankato, Jewell County, Kansas, where our principal subject, the First National Bank in Mankato put down its first roots spawning a steadily growing business lasting 100 years and still going strong. The bank is the oldest financial institution in Jewell County, and one of the oldest in northcentral and northwestern Kansas.

Let us set the stage for these significant events in history.

Jewell County was organized in 1870, only a few months after the last Cheyenne Indian raid in the area on May 10, 1870. Small herds of buffalo still roamed -- Monarchs of the Plains.

The county was named after a Civil War hero of that day, Lt. Col. Lewis R. Jewell, who had attempted to settle in eastern Kansas as a farmer and stock raiser but was swept up in the recruiting for the Civil War. He died of wounds received in the battle of Cane Hill, Arkansas, so did not get to live out his dream of being a Kansas settler.

First meeting of the newly appointed county commissioners was held August 22, 1870 at Jewell City, the main settlement at the time.

Mankato was first settled in 1872 with the name of Jewell Center because it was the center of the county. It was started by a town company with the idea of making it the county seat. Immigration to Jewell Center was rapid and by April 1, 1873, the ambitious founders challenged Jewell City for location of the county seat.

Jewell Center won the first election held May 13, 1873. The contest continued and a second election was held June 28, 1875. Jewell Center won again and has held the county seat designation since.

The name of the town was later changed, so not to be in conflict with Jewell City. It is said to be named Mankato after Mankato, Minn. from where came one of the early settlers of Jewell Center. Minnesota's Mankato sent a delegation to help its Kansas namesake celebrate its Centennial in 1972 by participating in parades and events of the observance.

The first railroad, the Missouri Pacific, had been built across the county, southeast to northwest, in 1878-79. Mankato got its first hotel in 1876 -- the Commercial House -- a substantial three-story structure. Next came the Central House, opened by W.O. John, who later opened the operated John's House. Population of the Mankato community was given as 506 in 1880.

An article in the Jewell County Monitor of July 25, 1883, listing the various businesses in Mankato gave a population figure of 700-800. The Monitor had been established in 1874, the first newspaper of record in Jewell County.

Among the business listings were "two banks". Advertising in the newspaper under the heading "Loan Brokers" listed: Robinson & Goodrich, and Case, Bishop and Co.

Although our research could find little recorded detail of its founding, it was Robinson & Goodrich, a private banking firm, which served as the forerunner of the "Bank of Mankato," later named the "Mankato State Bank", and eventually becoming the First National Bank in Mankato.

Other businesses listed in the newspaper article included: five general stores, three drug stores, a book and shoe store, three newspapers (two Republican and one Anti-monopoly), a music-book-and notions store, two blacksmith shops, a wagon shop, furniture store, two millinery stores, a meat market, two lumber yards, two livery barns, tailor shop, several lawyers, two large hardware stores, and real estate, loan and insurance agents -- an imposing array of business units for a town of 800 people.

Also listed were two churches -- "the Presbyterians have a meeting house

and the Methodists are building" -- a billiard hall, "but no saloon in town and a drunken person is scarcely seen."

D.J. Vance had been appointed first postmaster of Mankato, March 1, 1880, with an annual salary of \$12. The building where he presided was a small one-story frame building located on the corner of the Vance homestead. One historic account said: "the postoffice itself was a cigar box in the corner of a room in which the Vance family lived."

Vance had immigrated with his family to Jewell County from Fairfield, Iowa, in the spring of 1872. A part of the Vance homestead became a part of the town of Mankato.

This was the setting on the plains of early-day Kansas in the winter of 1886 which faced J.P. Fair as he left a hardware business in Iowa to push westward and buy a loan firm, establishing the Bank of Mankato.

A news story in the Monitor that year referred to the "Bank of Mankato kept by J.P. Fair" and predicted it "will in the future build up a profitable business here." His business, the story said, is located between the county clerk and the county treasurer's office and R.H. Gold's butcher shop. This is approximately one block south of the present bank building.

Advertising in the newspaper's summer editions that year showed: "BANK OF FORMOSO -- does a general banking business, Foreign Exchange, and tickets sold. Insurance written. J.P. Fair."

It was interesting to note that advertising of that day also included: "Mankato Hotel -- room \$1 a day, and 25 cents meal."

CHAPTER II: J.P. Fair Comes to Kansas

J. P. Fair, the Iowa hardware merchant, first came to Kansas in the Fall of 1885. He wanted to get into the banking business and heard there might be a loan business for sale in Mankato.

It was a windy day when he arrived in a spring wagon, he recounted years later to a newspaper reporter interviewing him on the occasion of his 100th birth anniversary.

He had come from his home in Gladbrook, Iowa, by train and when he reached Hardy, Nebraska, he was told he could get to Mankato from Superior in a spring wagon that carried mail and passengers.

When the wagon pulled up in front of the hotel, Johns House, Sam John the proprietor came out to greet his new guests.

"It was so windy when I alighted from the wagon my hat blew off and I had to grab hold of the lamp post to keep my footing. Later in the evening someone's implement house was blown down the street and passed in front of the hotel."

While in Mankato that Fall Fair tried to make a deal with Robinson & Goodrich for the purchase of the bank, a private institution. Failing to make a deal, he left for the return trip to Iowa, but he had definitely made up his mind to return to Kansas.

The next winter, on February 22, 1886, Fair again landed in Mankato, this time during a snow storm. He had to make his way in an alleyway shoveled through the snow to reach the Robinson & Goodrich place of business. This was where the Shamrock Tavern was later located. This is across the street north of the Jewell County Record's present office.

Wind and snow storms apparently held no terrors for the courageous merchant. He bought the loan business and established the "Bank of Mankato", then set about making arrangements to move his family from Iowa. Mankato had gained a new businessman and the community was enriched with a new civic builder.

J.P. Fair -- he rarely used the name John officially in business -- was born June 15, 1843, on a rocky timber farm on Chestnut Ridge, Indiana County, Pennsylvania. He helped his father pile up staves and shingles and with the aid of an old horse "snaked out" railroad ties for the great Pennsylvania Railroad. They were in the timber and lumber business.

John Porter was the fourth of six children, born of parents of German descent. When he was 14 his father moved the family to Stephenson County, Illinois. Here J.P. was able to receive more schooling and when he was 18 he qualified as a teacher. He received a certificate to teach school in Illinois and for a short time followed that profession.

When there was an urgent call for soldiers to defend the Union in the Civil War, J.P. asked the school board to release him so he could join up. The board said he could be released provided he found a substitute. He found the substitute, got in a red spring wagon and drove to Freeport. On June 2, 1862, he enlisted in the C.H. 67th Volunteer Infantry. From there he went to Chicago where he was mustered in. He took four months training and guarded prisoners at Camp Douglas. On account of ill health and expiration of his enlistment he was given an honorable discharge.

Following his discharge from the army, Fair returned to teaching in the winters and assisted on the family farm during the summers.

In 1864, Fair attended Bryan Stratton College in Chicago, a business institution, where he and a friend had an attic room and did their own cooking.

Some of his most vivid remembrances as a youth, Fair recounted later,

were connected with life of Abraham Lincoln. He first saw Lincoln at Freeport at the famous Lincoln-Douglas debate in 1858, and his first vote for president was cast for Lincoln in 1864. He helped escort the remains of the martyred president from Chicago depot to the courthouse following the assassination, and he had his last glimpse of this great leader as he lay in state at the courthouse.

Fair was married to Miss Mattie E. Montague November 3, 1870. Three children were born to them in their Illinois home -- Charles in 1872, Newell Montague in 1874, and Gracie in 1875. Later they moved to Gladbrook, Iowa, where he went into the hardware business. They had the tragic experience of having two of their three children die in infancy.

Newell came to Kansas with his parents and became associated with his father in the banking business. He was cashier of the Mankato bank from July 1, 1889, until his untimely death in 1924.

Upon Newell's death, the next Fair in line was his son, Forrest R. Fair, who had started his college attendance but was called back to the bank to help grandfather J.P. But more about this in succeeding chapters.



J. P. Fair

CHAPTER III: Construction Boom Hits Mankato

J.P. Fair's timing in establishing the Bank of Mankato was excellent. The fledgling institution participated in the construction boom which struck the community in 1887 and which was significant in the early life of the blooming Mankato.

The County Courthouse was under construction in the public square. New business buildings were underway, including an imposing "Clay Center Block" which was to house much of the "financial district" of that day in Mankato. And a second railroad was coming into town, the Rock Island.

The Bank of Mankato was to take its place in the Clay Center Block -- so called because the construction development was being backed by a group of developers from Clay Center, southeast of Jewell County.

An issue of the Review early in 1887 blazed across its front page in the largest headlines yet seen: "BOOM! BOOM! BOOM! -- the great Rock Island R.R. is here and the Santa Fe is coming -- Mankato is the coming R.R. center and future metropolis of northern Kansas."

Another story on land development said: "The Clay Center Syndicate is here platting its beautiful addition to Mankato -- Messrs Morgan, Hanna and Cody will lay out a beautiful park in their addition and donate it to Mankato."

The railroad story further shouted "The Cars Are Coming! Mankato is to be the division of two lines of the Rock Island which meet here -- round house and machine shop are ours!"

Other stories on "blooming opportunities" declared the "Mankato is the mecca for which all the great railroad lines are reaching out."

The issue of the Review of May 20, 1887 gave a generous roundup of stories on business developments in Mankato and Jewell County;

Foundation was being laid for the new courthouse with a picture of the new building.

Summaries were given on agriculture production in Jewell County, boasting of the rapid advancements being made in this sector of the economy.

Enumerated three large building blocks being constructed by L.M. Butts, L.D. Reynolds and C.D. Brown.

"There will be four large and handsome bank buildings built on the four corners of Commercial and Jefferson streets this season."

The issue listed two newspapers, the Review and the Monitor, and three banks -- Bank of Mankato, the Jewell County Bank, and Case & Bishop & Co. (which had recently organized into a national bank).

"When it is remembered that Mankato only has a population of 1,000, the stupendousness of the growth is more fully apparent, and added to this is the fact that our county is out of debt, something no other county in the state can say."

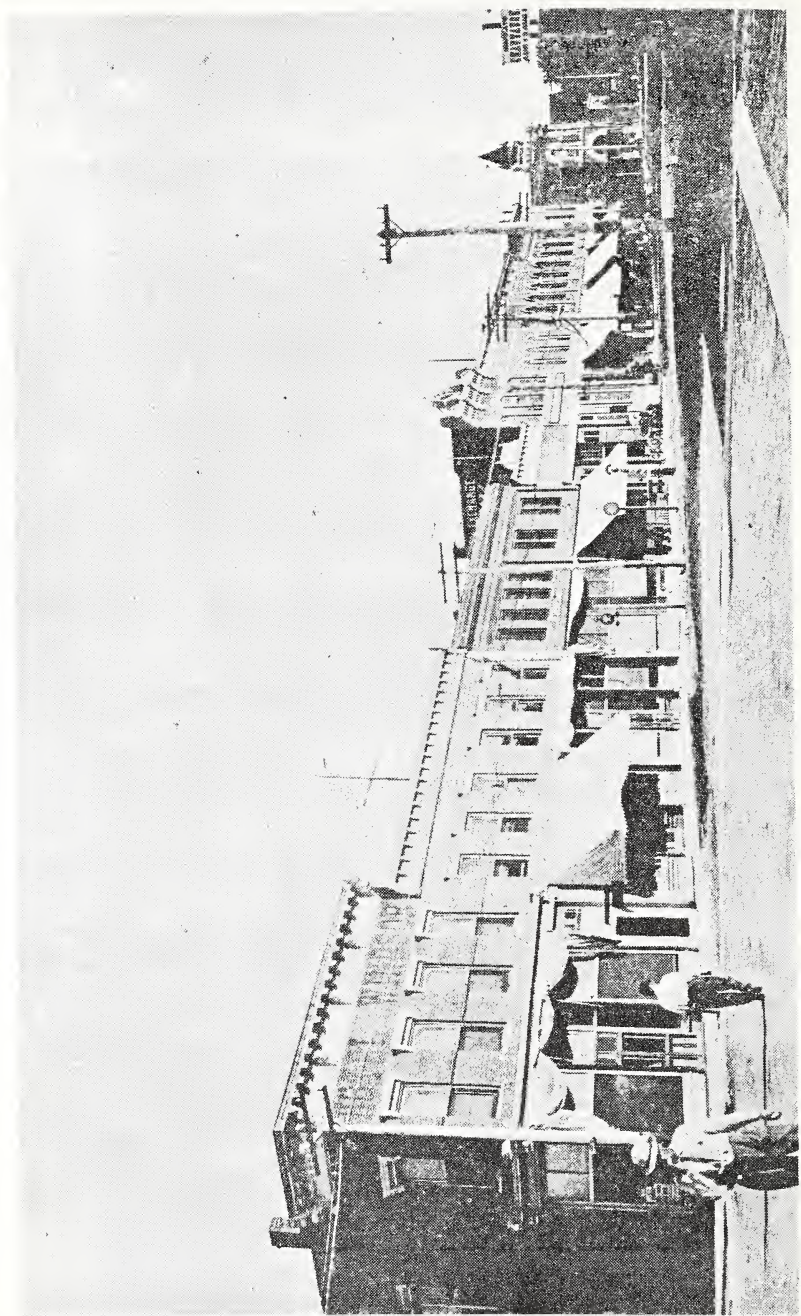
Population of the county at that time was given as 21,000.

Back to the bank -- when the group of investors from Clay Center completed their fine brick building on the northeast corner of the intersection of Commercial and Jefferson streets, the Bank of Mankato rented this new building.

Meanwhile, Fair was building his own home for his family, an imposing structure which became a showplace among the Mankato residences.

The bank remained in the rented building until in 1893 when a disastrous fire burned out much of the Clay Center Block, including the bank. But the records were saved in the vault and the bank moved across the street to resume business and where it has continued until this day.

The original First National Bank of Mankato was not a Fair bank. When the



Commercial Street of Mankato, Kansas. It is on a postcard written July 1,
1914.

1893 fire destroyed the building containing J.P. Fair's bank, the original First National bank had been liquidated. No one knows if its demise was caused by building a costly and imposing edifice on the northeast corner of Commercial and Jefferson. If it was, the Bank's loss was Mankato's gain because that unique First National Bank building is now in the National Register of Historic Places.

It also was J.P. Fair's gain because he rented and then purchased the First National Bank building from the latter bank's creditors. The bank moved westward across Commercial street to the premises of its erstwhile competitor.

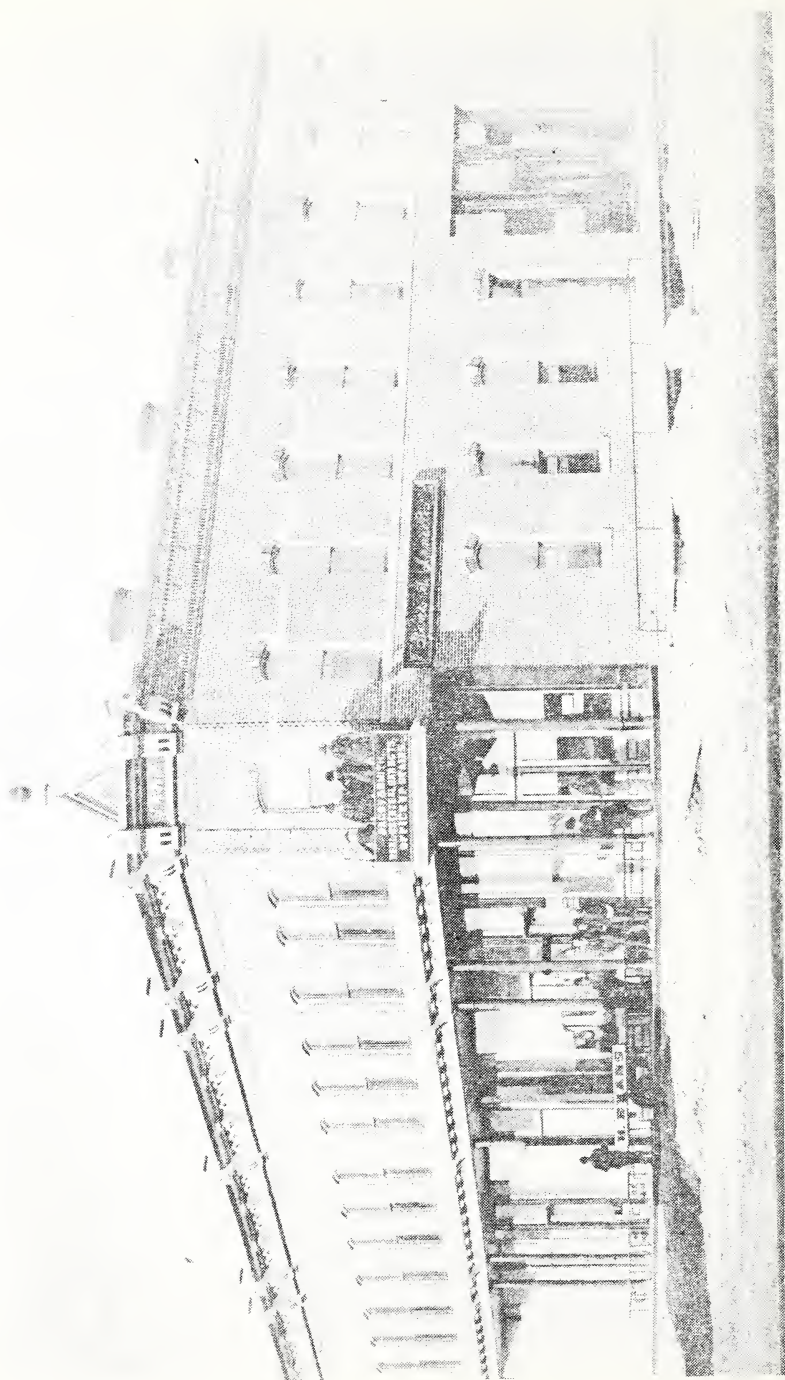
The building was completely refurbished in 1971 in time for Mankato's Centennial celebration in 1972. According to an account in the Jewell County Record of June 26, 1975:

"The L. Cook Co. of Rapid City, S.D. did an excellent job of restoring the appearance of the building to its original look. Natural stone was sandblasted, red cement applied to the brick, wood trim painted and cornices repaired."

BANK CHARTERED--Another milestone in the life of the oldest bank in Jewell County was the obtaining of a state charter. On June 9, 1889, it received its first charter as the MANKATO STATE BANK. The six directors listed were: J.P. Fair, N.M. Fair, Martha Fair, David Woods, F.M. Horn, and Guy H. Fuller. The bank gave its capital at \$50,000.

This period was termed "The Golden Years" in an eloquent review by Dick Judy in the Jewell County Record of Sept. 29, 1977 on the occasion of the Fair family relinquishing ownership of the First National Bank. He wrote:

"For a clever banker like J.P. Fair, the 1880's were golden years in Mankato. The Missouri Pacific Railroad pushed through town and onward to Burr Oak in 1880. In 1887, the Chicago, Rock Island and Pacific made Mankato a two railroad town. The flood of new settlers brought Jewell County's population to its historic peak before the end of the 19th century. Building and business boomed. Capital was scarce. Interest rates of 24 percent per annum and more were common. They were good years for a good banker. The Mankato State Bank flourished."



Mankato Investment Co. J. P. Fair is among the group on the porch.

CHAPTER IV: New Generation of Fairs

Prosperity continued as the 20th Century began.

J.P. Fair's son, Newell M. Fair, was graduated from the University of Chicago and returned to enter the family banking business.

In 1903, a national charter was obtained and the Fair bank was renamed to the Mankato National Bank. Its business was spreading throughout the county. In 1905, the Fairs organized the State Bank of Burr Oak. The bank continued under Fair ownership until 1981. At which time it was sold to Susan Abel, Don Diehl and Marvin Boyles. Some years later, in 1936 and 1937 respectively, the Fair bank in Mankato acquired the business of the Union State Bank of Formoso and the Montrose State Bank. Also about the time of WWI the Fairs organized the Citizens State Bank of Superior, Nebr., then sold it five years later.

A son, Forrest R. Fair, was born to Mr. and Mrs. Newell Fair in 1904 -- a third generation appearing and a local dynasty was in the making.

In 1923, the Fairs renamed their bank the First National Bank in Mankato. The next year tragedy struck the family. Newell died suddenly and unexpectedly. He was 50 years old and had a sudden attack of appendicitis. He was taken to the closest hospital at Belleville in neighboring Republic County. The appendix broke with disastrous results.

Son Forrest was in his second year of studies at Washburn College, Topeka. His grandfather summoned him to come home to help fill the void left at the bank upon his father's death.

J.P. Fair was then 80 years old and presumably near the end of his banking career. That presumption turned out to be quite wrong; the bank's founder worked on actively in the business until the autumn of 1943. He died four months past his 100th birthday, working daily at the bank until the very end. So for many years, Forrest worked faithfully and respectfully in the family bank in the shadow of his illustrious grandfather.

BUST FOLLOWS BOOM--The historical review by writer Dick Judy in the Jewell County Record of September 29, 1977, gave a good description of conditions in the country during the depression of the 1920's and the "dirty thirties", and how they affected Agricultural America and Jewell County.

The following paragraphs borrow liberally from Judy's article:

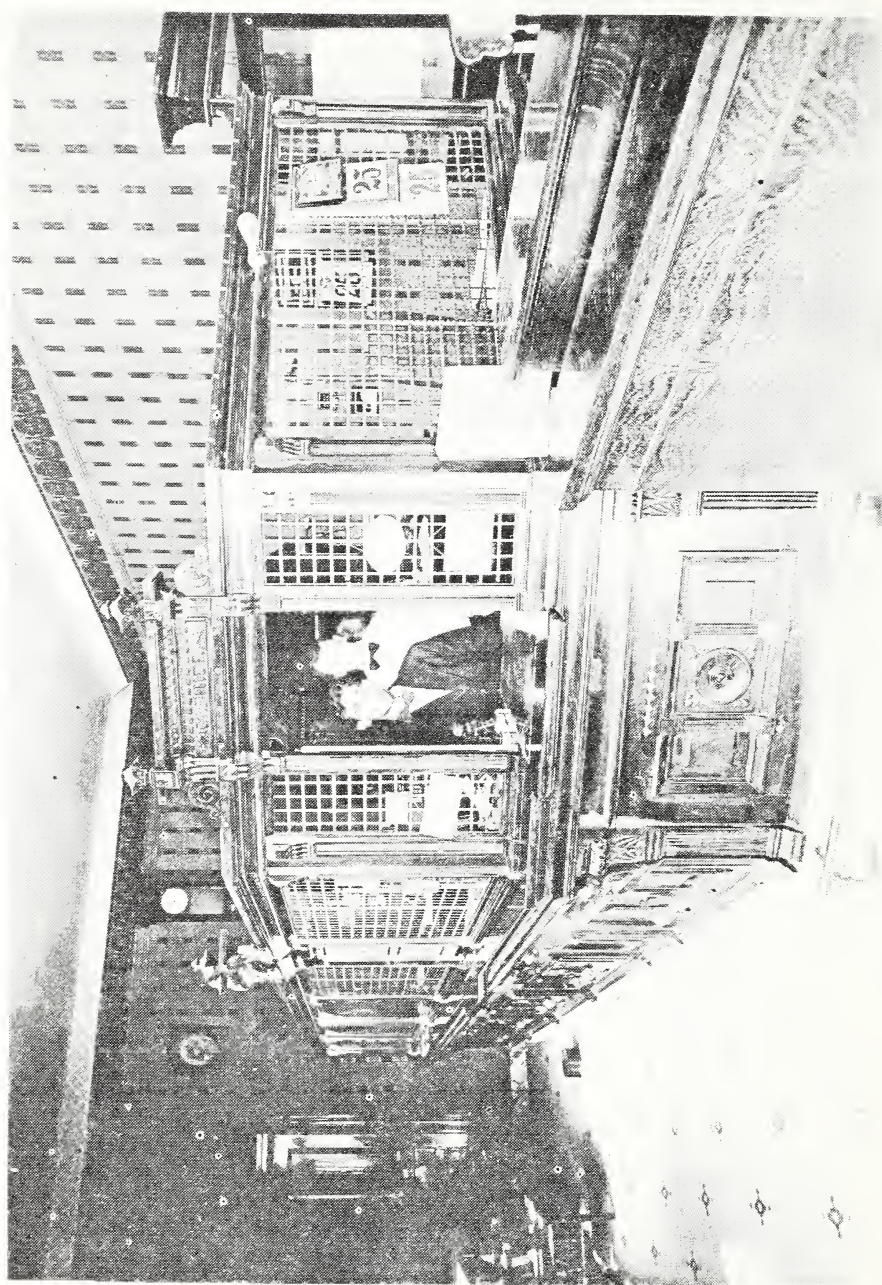
World War I is often described as a watershed in the history of Western Civilization. In Europe, things were never the same after the "Fall of the Eagles", the collapse of the Hapsburg, Hohenzollern and Romanov dynasties and the rise of Bolshevism.

In Agricultural America, things were never the same. The wartime boom in the prices of crops, cattle and land turned to peacetime bust. Disaster struck farmers who had overextended themselves to borrow heavily in the period of prosperity. Loans couldn't be repaid; mortgages were foreclosed; farms were lost. Businesses failed. So did many banks.

Before rural America could enjoy more than the modest recovery from the post World War I depression, the "twenties" were followed by the "dirty thirties". The stock market crash of 1929 terminated an urban boom that had never spread to the country.

The impact of the crash of '29 was felt slowly in Jewell County. There were no skyscrapers from which ruined farmers could jump. Farm prices were not high anyway and they did not plummet immediately. No one could anticipate that the speculator's bursting bubble in New York would eventually bring economic crunch to every corner of America.

Forrest Fair recalls returning home with his grandfather from a Formoso



The Interior of the First National Bank in Mankato.

bank meeting in the autumn of 1929. They stopped at the farm of Elza Jacobson near Montrose to examine some steers.

"Mr. Fair," asked Elza, "what do you think that New York stock market crash will mean for us out here?"

"I don't know," replied J.P., "but I guess we will find out soon enough."

By 1933, the effect of depression combined with the drought was all too clear. Farmers and merchants tried to hang on by mortgaging what they had to pay the bills.

Things went from bad to worse. J.P. Fair is reported once to have said that more people lived in the state of bankruptcy than in any other state in the nation.

Banks failed in droves. The number of banks operating in the country dropped from about 32,000 in 1921 to 16,000 in 1934. Banking fortunes evaporated and depositors' lifetime savings were lost. But not at the First National Bank in Mankato.

During the reigns both of J.P. Fair and Forrest Fair, the First National Bank followed a conservative banking philosophy. The Fairs thought that neither their customers' nor their bank's interests would be well served by easy credit. This conservative philosophy, born of adversity, was unquestionably the First National Bank's secret of survival through the time of troubles, 1920-1941.

INFLATION AND CHANGE--World War II ushered in another age. Wartime inflation was followed by peacetime inflation. Government intervention intensified in the banking business, agriculture and in the economy as a whole.

Expansionary federal expenditure policies produced more or less constant economic growth and inflation. A technological revolution transformed agriculture and rural society. New machines, chemicals and hybrids made one farmer do the work of ten. The size of an economically efficient farm unit grew dramatically. The scale of farms grew as the number of farms shrank.

All of this brought a demand for more capital in farming. In order to buy the neighboring quarter section and a bigger tractor, the ambitious farmer needed more credit. The conservative philosophy that brought the First National Bank through the depressions of the 20's and 30's seemed to be inappropriate to the 50's and 60's.

Forrest Fair was one of the first to acknowledge that things were changing rapidly.

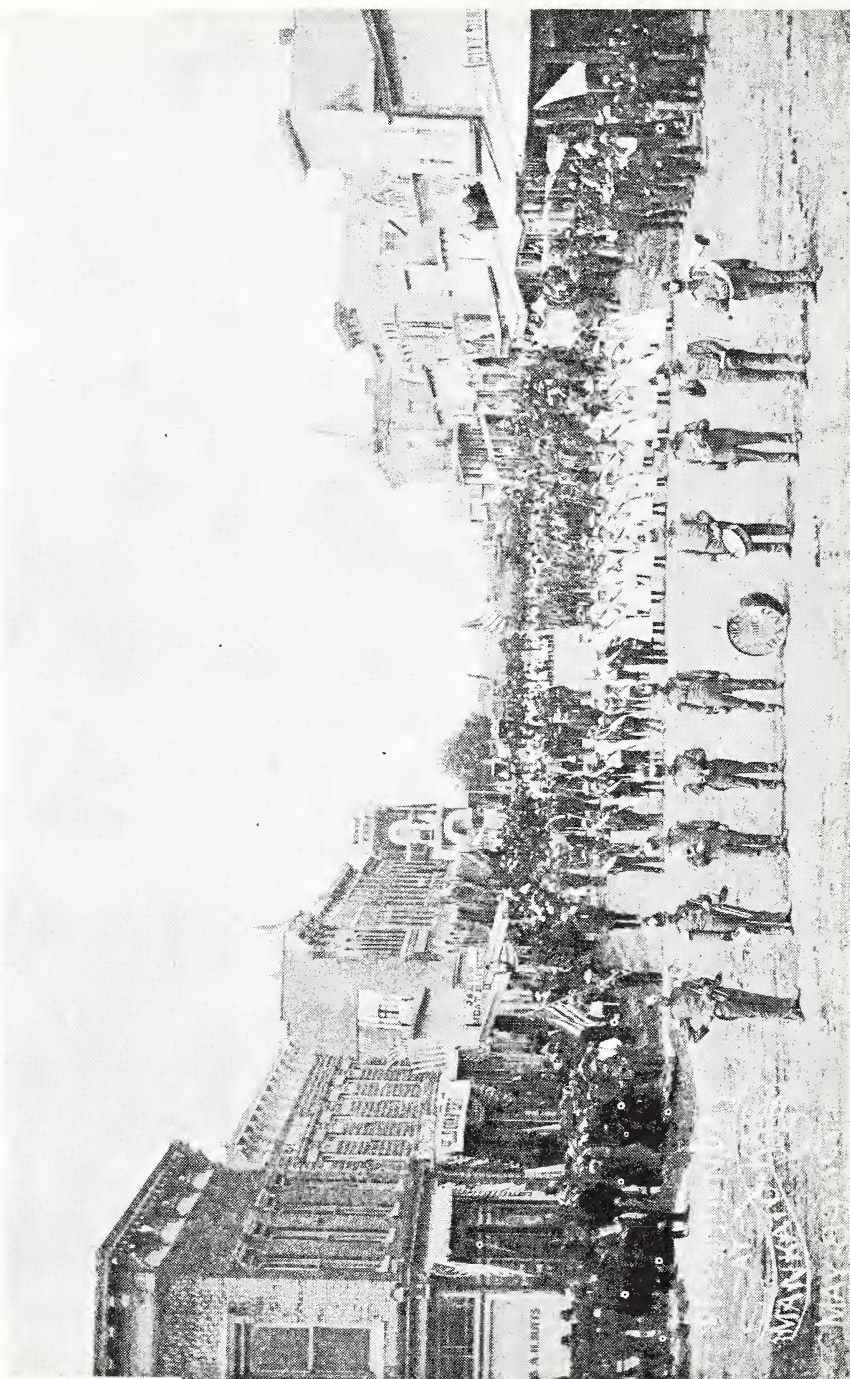
In the 70's when he was thinking of retiring, Fair reflected:

"Television and instant world wide communications have made the average man aware of events around the world," said Fair who simultaneously watched four television sets to keep himself abreast of a fast changing world. Books numbered by the thousands lined the walls of his gracious Mankato home and peered down upon this remarkable effort to stay current.

"Television has made every man crave consumer goods beyond his ability to pay for them. This, combined with the security cushion placed under him by government welfare programs has made every man willing to borrow too much to satisfy his cravings."

Farmers also have forgotten the lessons painfully learned in the past, Fair thought.

"Five dollar wheat made fools out of a lot of farmers. They rushed to buy overpriced land and \$50,000 tractors thinking it would last forever. There is no way that they can make it on \$2.00 wheat. The only difference from the past is that now they holler for the federal government to save them. Before Roosevelt, people had the guts to live with the consequences of their own folly and greed."



Decoration Day Celebration in Mankato in May, 1889.

Commenting on farmers' abilities as managers, Fair said, "most farmers are not afraid of hard work and they deserve credit for that. Some, like the Davids here in Mankato, are good managers but too many are not.

"Most are like builders without blueprints. The pioneer tradition is to work hard physically but to be impatient with books and record keeping. Farmers still tend to jump in when it looks good and hope that they luck out. A lot of them don't even know they are losing money until it is too late. Lack of financial management is the farmer's big weakness."

CHAPTER V: J.P. Has 100th Celebration

Whatever thoughts J.P. Fair had about retiring at 80 years of age were put aside upon the sudden death of his son Newell in 1924. He stayed close to his job at the bank and gave faithful guidance to grandson, Forrest, who was to be groomed to take over the reigns of the family banks.

Hardly had he recovered from the shock of losing his son when his wife, Mattie, was taken by death.

More than a year later Mr. Fair was married to Mrs. Mary Ellen Coltman of Freeport, Illinois, whom he had known many years, and who was to comfort him in his senior period. But after some five years, in 1933, the second companion passed on, and again Mr. Fair was left lonely.

These sorrows must have contributed to his determination to "keep going" -- to lose himself in his work at the bank and in the various community organizations in which he was active.

Newspaper accounts of his 95th milestone, and each successive birthday anniversary, glowed with his accomplishments and stressed particularly the fact that he continued to go to the bank daily, that he still wrote mortgages in longhand, and was sharp at remembering dates and events, and was the "oldest banker in Kansas still active in the administration of his bank."

In most of these interviews he repeatedly referred to "his many friends", whom he considered the most valuable of his wordly possessions aside from his own family.

And J.P. Fair did have countless friends gained through the years of continous involvement in organization affiliation and community projects.

Mr. Fair was a longtime pillar of the Methodist church. He had joined the Methodist church in Iowa before he came to Kansas, and soon connected with the Mankato Methodist church after his arrival. He was a member of the building committee when the new church was built in 1909. He was a trustee for many years.

A newspaper account during his last years said: "He has consistently given the church a prominent place in his life and faithfully attends church each Sunday regardless of weather." He attended church as usual the Sunday before he died.

Mr. Fair became a Mason in 1882 at Gladbrook, Iowa, and kept up his membership in Kansas. He was a member of the Eastern Star, a charter member of the Mankato chapter.

He was active in the Grand Army of the Republic which he joined in 1888. He was state commander of the G.A.R. in 1942. A newspaper story on the occasion of his 95th birthday in 1938 said he was to go the next week, accompanied by his daughter-in-law, Mrs. N.M. Fair, to Gettysburg, Pennsylvania, "where the government is entertaining at a reunion of all the old Civil War Veterans that are living and able to make the trip."

As J.P. Fair approached his 100 years in the Spring and Summer of 1943, Kansas bankers through their organization, the Kansas Bankers Association, gave proper recognition and the community of Mankato planned a big birthday party.

The May 22 issue of the "Kansas Banker" magazine gave the following notice relative to the birthday celebration for Mr. Fair:

"It is one thing to live the span of five score years; it is another thing to remain in reasonable good health at such an age; but it is little short of amazing to find one, who, at this ripe old age attends daily to affairs of business. Each day Mr. Fair is to be found at his desk where he serves his many friends and clients. Deposits are received, war bond sales negotiated

and even loan papers are completed in their entirety. Rarely does he fail to preside at the meeting of the directors of the bank" ... "on June 15, 1943, let all Kansas bankers and all of the bankers of the nation as well, rejoice with Mr. Fair in tribute to one who at one hundred years of age continues to tend the daily administration of the bank he has served so well for so many years."

While at Topeka at that time attending the state bankers' meeting, Mr. Fair was quoted in the Topeka Daily Capital: "I invite all of you bankers out to help me start my second one hundred year." He told the bankers he went down to the bank every day -- except when attending bankers' conventions.

Back in Mankato, the Mayor's Community Committee was busy planning a proper birthday party for their distinguished Centenarian.

In an interview in the Jewell County Record just before the scheduled celebration, the writer said "It was a rare privilege to hear Mr. Fair tell of some of the experiences of the hundred years of an interesting life. It reads like a story book. His perfect memory and keen mind enables the hearer to realize not only places, dates and incidents that he has experienced, but also the basic changes that have taken place during that 100 years."

Mr. Fair told his interviewer: "I have seen hard times, discouraging times, but have never regretted that I came to this county and I don't know another place where I would rather be than right here."

Editor Mamie Boyd in her "Homely Chatter" column in the Record gave this solid tribute:

"Mr. J.P. Fair, honored citizen of our city, will be one hundred years old on Tuesday, June 15, 1943. Have the storms of life passed him lightly, or has his tenacity of purpose enabled him to keep hold on life far beyond the allotted span of life? We will never know, but we do know that his life is a constant inspiration to those about him.

"In some respects he can be likened to the lone leaf on a tree, whose companions have been blown from their hold; some by the first gusts of the fall breezes and others by the wintry blasts of the north wind.

"After the first frost touches the leaves in the fall, they begin to take on beautiful colors; warm bright red tints and the rich golden hues. Mr. Fair is mellowed with life's rich experiences and warm with the memory of the beautiful friendships he has made.

"Kindly in spirit, he is still making his contribution to the community which has been his home for more than half a century, where he has been friend and advisor to the second and third generation of companions of early life. He has become a landmark, a sort of guide post to sane thinking and clean temperate living. There is no yard stick by which his influence can be measured."

Mr. Fair was asked by the interviewing reporter if he could give us a recipe for living 100 years. He hesitated and smilingly said "no". Then he was asked if he could give some of the factors which contributed to his full life. He responded more quickly, "keep your temper, be satisfied. Don't worry."

BIRTHDAY PARTY--Many friends and townspeople had a hand in preparations for, and the execution of, the successful birthday party honoring their respected citizen.

The main program and reception were held in the Mankato High School Auditorium on the afternoon of June 15. A number of expressions of appreciation were given by representatives of organizations with which Mr. Fair had been associated.

Attorney L.E. Weltmer, main speaker for the event, gave the expression from the Mankato community. He included in his remarks:

"Mr. Fair has lived through many important changes in our country. From my association with him I feel that one of his greatest virtues is his ability to keep up with the times. He has done remarkably well in this regard and better than many who are younger.... At age one hundred, he is still very alert,

spends several hours each day at his desk and I know from personal experience that he remembers and performs well not only routine business but business involving details which many people 25 years younger would do with difficulty."

Mr. Fair responded to the tribute by saying, in part: "I do not deserve this honor but I love it. If there is any good in me, you folks should get the credit for I have lived among you so long that I am part of you. If I have accomplished anything you folks are to blame. Living among the good people of Mankato may be the cause of my long life. I will start on my second 100 years tomorrow."

Many friends of the area, and bankers from over the state attended the party. A dinner that evening was hosted by the Jewell County Bankers Association.

The next day ... J.P. Fair probably went back, as usual, to his desk at the bank.

Four months later he died suddenly after suffering a heart attack at his home in Mankato. He had worked at the bank the Saturday before, and had attended church on Sunday. He had not been ill prior to the heart attack which killed him.

**CHAPTER VI:
Mankato's Mid-Century Progress**

Upon the death of the founder J.P. Fair, the family holdings were left to the direction of grandson Forrest. He had earned the title of president of the bank in 1937.

His sister, Miriam Knisley, shared some of the interests in the Fair family property but she was away much of the time and left the active management to her brother.

Forrest Fair continued to be a part of the progress in Mankato and Jewell County as the third generation of the prominent pioneer family.

He and his First National Bank of Mankato participated in various projects, some of which gained widespread attention for Mankato as a leader in community development. He furthered the spirit of the institution that used as slogans in some of its advertising: "We are keeping up with the times" ... "the bank on the corner and the CORNERSTONE OF CONFIDENCE ... We always have time for YOU."



Forrest R. Fair holding the plaque given him at his induction in the 50 Year Club of Kansas Bankers. On the wall behind him is a portrait of his grandfather, J. P. Fair.

A significant factor in Mankato's civic progress during this period was the coming of the Boyd family to take over the newspaper and to consolidate publications into one of the most influential county seat newspapers in the state of Kansas, the Jewell County Record.

This account was given in the historical publication of the Mankato Centennial Committee in observing the town's 100th year in 1972:

"The Frank W. Boyd family have been influential newspaper people since the turn of the century. For many years the family lived in Phillipsburg. Since moving to Mankato in 1940 they have supported every community project with staunch loyalty. The Jewell County Record worked for a clinic when the community needed one. The paper and its editor, Frank W. Boyd, Jr., worked for a hospital, loaning and giving substantial sums of money when financial needs could not be met otherwise. No town, large or small, has been so capably supported by the local newspaper as has Mankato with the Jewell County Record under the ownership of the Boyd family.

"Frank W. Boyd, Jr., 'Bus' to all the people in Kansas, is well known as a booster for the town. The two sons of Bus Boyd have learned the newspaper business from doing routine chores as children, working in the newspaper office with their father. Assuming more responsibility as they grew older until they were able to take full responsibility of a paper on their own after they graduated from college. Robert has the Hill City Times which grew rapidly under his direction. The younger son, Richard, has just moved to Norton as editor of the Daily Telegram."

In another section of the Centennial Book "History of Mankato," under the heading of "Famous Mankato People", further tribute was paid Mrs. Frank W. Boyd, the mother of the Boyd newspaper family and known affectionately as "Mamie" by people throughout the state:

"Mrs. Frank W. Boyd, a member of a newspaper family, has received many state and national honors. She is the only woman to have received the William Allen White Citation of Merit. The Chamber of Commerce sponsored a dinner in her honor on her ninety-fifth birthday, December 13, 1971 ...

"Mrs. Boyd has been Kansan of the Year, Kansas Mother of the Year, Woman of Achievement of the National Federation of Press Women. She was honored with the Emma McKinley Award by the National Editorial Association.

"Her biography, 'Rode a Heifer Calf Through College' was published early in 1972. With everyone in town helping, Miss Clara Gates, City Librarian, sponsored an autograph party for her in the Mankato City Library."

The medical clinic mentioned earlier was the Jewell County Clinic in Mankato, the first such clinic built under the nationally famous Kansas Rural Health Plan. The shortage of medical facilities in rural areas of the United States was acute at this time. Frank W. Boyd, Jr., was the chairman who spearheaded the drive for funds. In 1949, the town raised the \$12,600 to build and equip the Clinic.

Mankato received national publicity because the local people had offered their own funds, their own time and talents and had provided this building for themselves.

The account in the Centennial publication said:

"Representatives of the Columbia Broadcasting Company came to Mankato to arrange for a broadcast centered around the Mankato Clinic and the sturdy people who rolled up their sleeves and did a good job."

Later a move was started to build a hospital. Bonds were voted in 1962, and construction was started in 1966. On Sunday, February 25, 1968, the Jewell County Convalescent Hospital was dedicated.

Among others influential in the lives of people and events in Jewell County

in this mid-century period was Wint Smith, native of the Mankato community who became active in state politics and went to the U.S. Congress as a representative from Kansas.

A story in the Centennial review said of Smith:

"No history of Mankato or of Jewell County, or Kansas for that matter, would be complete without the mention of Wint Smith. His name and good works permeate all the affairs of his native county and his hometown. His reputation for speaking his mind, for letting people know where he stands on any subject is even more than county-wide...."

Smith was graduated from Kansas University and obtained a law degree from Yale University. He had joined the National Guard in 1916, so his education was interrupted in World War I with distinguished service overseas. After obtaining his law degree and practicing in Kansas City, Kans., he joined the State Highway Commission as an attorney in Topeka from 1931 to 1934. He is credited with forming the Kansas Highway Patrol.

When World War II came along, Smith then a Lieutenant Colonel in the Reserves, again enlisted. In 1940 he took a tank Destroyer Battalion to Europe as the Commander and served 22 months overseas.

After the war, he returned to Kansas law practice and jumped into politics. He was elected to the 80th Congress as Representative from Kansas on the Republican ticket. He was re-elected to the 81st Congress. In 1960, Smith announced he was retiring and would return to build a new home in Mankato, to "putter" on his Jewell County farm, and help establish a museum in a building on Commercial Street. Thus he continued active in the affairs of the community.

MANKATO FIGHTS BACK--It is during this period of the 50's and 60's that Mankato again extended itself as a northcentral Kansas business center.

Most rural communities at that time were experiencing an outmigration of population, particularly their young men and women who were going elsewhere to seek employment. Farms were being consolidated into larger operating units. Business was slumping.

Caught up in the spirit of building, having established a new medical clinic and a hospital, the leaders in Mankato saw the need for pumping up business and bringing new enterprise, create more jobs.

They organized the Mankato Commercial Development Association. The businesses and townspeople rallied around a spruce-up and welcoming campaign which became an example cited by the Kansas Department of Economic Development and the Kansas Chamber of Commerce -- an example which other communities might follow.

The activity did make impressions. It was the subject of a feature story in the Wichita Eagle of January 15, 1966, under the heading "Mankato Pulls Out of Slump." The article told of seven new corporations formed, including a beef processing plant, and that other construction was active. Mankato citizens had caught the spirit and were moving ahead in community development. The Wichita article complimented attorney L.M. "Duke" Weltmer as one of the "prime movers in the build-back movement."

Through these times and projects of community building Forrest Fair and his First National Bank of Mankato put their shoulders to the wheel and helped.

Among other activities, Forrest was active in the work of the City Library, in giving books and promoting its program. The library had been started in the early 1900's, and had grown through the years into a proud institution which had the full support of the people of Mankato and the surrounding area. Forrest served on the Library Board of Directors for many years, and for a time was its president.

Another project in which Forrest had a prominent part was the reviving of the town's only movie house, the Ute Theater, which had been closed in 1960 for lack of patronage. Mankato townspeople rallied again, this time to save their theater.

The activity attracted attention and promoted a feature article in the Kansas City Star of July 14, 1962, which told how the saving the theater "rekindled the spark of civic zeal" and led to other community accomplishments.

The article explained "a bunch of fellows around town got together and decided to try and keep the theater open."

One of the movers in this campaign commented "we hated to lose the movies. It does bring a few people into town, but the main thing we wanted it for the kids. We wanted it for the little ones, who might never see a movie otherwise, except on television, and we wanted it for the teenagers in an effort to keep them off the highways over the weekends."

The movie was operated in a building next door to Fair's bank since the early 1920's. Fair said he would contribute rent-free use of the old theater building. Members of the Commercial Club decided on a stock subscription campaign in June, 1960. They sold 2,706 shares of stock in the Ute Theater for \$1 a share -- enough to pay off the venture's debt and to provide an operating reserve. Shareholders contributed their time as unpaid employees to keep the theater going.

"Typical of those contributing several hours a week to theater business," the article went on, "is Roderick E. Weltmer, one of Loren E. Weltmer's two lawyer sons, who is president of the corporation which was formed to own the theater. He files all the required reports and books the feature films. Others among the 74 stockholders sell and take tickets and -- when the occasion demands, as it did earlier this month -- pick up paint brushes to refurbish the Ute's appearance."

The newspaper article went on to compliment Mankato for its community cooperation, enthusiasm, and "civic reawakening" leading to the Medical Clinic and other new enterprises.

An appropriate description of the setting in Mankato was the introduction in the Centennial Historical Booklet of 1972 which said, "In Tribute:

"The pioneer spirit that founded Mankato 100 years ago still lives in the everyday lives of its friendly people. Their hopes and ambitions thrive on this beautiful prairie -- a small town -- the backbone of America. A place with clean air to breath. A good place to live."

CHAPTER VII: End of Era of the Fair Banks

Forrest R. Fair was in 1974 preparing to observe his 50 years in banking -- all of them in the same Mankato bank, and all in the bank in the same location as the day he entered for his lifetime employment and ownership.

That record is a unique accomplishment and should be underscored in the Fair Banking Era along with the honors heaped on grandfather J.P. Fair for his record of longevity.

One wonders what might have been Forrest's course in life had grandfather not summoned him from his college setting with "we need you to fill the gap." upon the sudden death of Forrest's father in 1924. Perhaps he still would have chosen to eventually come back home to carry on the Fair banking dynasty.

"I was 20 years old at the time and thought my grandfather, who was 80 and still president of the bank would need my assistance," Forrest reflected.

"I have never been so wrong," Fair laughed, and added that the elder Fair remained active for over 20 years more. He was four months past 100 years of age when he died following his attendance at church -- and had worked the day before at the bank."

Forrest was given recognition by the Kansas Bankers Association at its annual convention in Kansas City, Kans. in May of 1974. He was received in the KBA 50-Year Club and given a plaque, one of nine awarded that year, for 50 years of active service banking.

Forrest has been teller, cashier, director, vice president, president and chairman of the board of the bank which is looking toward observing its 100th year in 1983.

Forrest is not the vivacious, table-pounding "let's get things done" type of business executive. Rather, he gives off the image of the soft-speaking, reserved and conservative type who looks over the situation carefully before he acts -- displaying the family trait of conservatism that steered the Fair banks through the decades of both good and bad times.

Forrest Fair was a keen observer and a student of the passing scene.

"I probably have observed more changes in the banking business in the past 25 years than my grandfather saw in his entire lifetime," Fair reflected.

"Especially in the electronic and computerized equipment, which can accomplish as much in three minutes as two bookkeepers can do in two hours each day on posting machines.

"Electronic equipment has been a great asset to today's banking systems and, unlike those who preferred 'the good old days' we would hate to return to the old-fashioned systems.

"Grandfather saw his share of progress, including the advent of the automobile, telephone and airplane, but advancements over the past quarter of a century have been in a different area -- electronics -- and the changes have been so marked and rapid that it is difficult to keep up with them," Fair added.

Returning for a time on the topic of his grandfather, Fair laughed when he recalled that at age 90 J.P. Fair decided to slow down and put a sign on his door that he would be in his office only from 9 a.m. to noon each day at the bank.

"That shortened day lasted only a period of a week or two and he returned to working full days until his death."

After 50 years in the bank, Forrest began thinking of retirement, and what to do with the Fair family banks.

It was not likely they would pass on to a fourth generation. His son, Douglas M. Fair, is a chiropractor at St. Francis, Kans.

"I didn't twist his arm to follow in my footsteps and he has been very

successful in his chosen field."

There were two daughters -- twin sisters -- in the Forrest R. Fair family. Janis Hogan is in Nashville, Tenn., connected with the University of Kentucky. Another is Annis Hill, in Kansas City going to Chiropractic College there at the time of this interview.

It appeared he would have to arrange a sale of the family's banking properties at Mankato and Burr Oak.

Whatever thoughts or ambitions he might have harbored about equalling the longevity record of his grandfather, or continuing the Fair banking dynasty in Mankato was brushed aside. Forrest faced the reality of having to turn loose of the three-generation business.

Although Forrest was reserved in his emotional expressions, we can only speculate as to the personal anguish this reality must have brought.

Forrest turned to the Lulls of Smith Center -- a distinguished four-generation banking family. They were friends and neighbors, "just like home-folk" and would be the kind to continue the solid, experienced banking services for his beloved Mankato and Jewell County.

CHAPTER VIII: Changing of the Guard

Mankato, Kansas, Wednesday, September 14, 1977--The clock on the First National Bank showed 3 p.m. Beneath it, a shadowy figure inside the bank moved to lock the door after another banking day. Business as usual, right?

Wrong. When the tumbler turned in the lock that last day Wednesday, it ended not just another bank day. It ended an era. The 91-year banking era of the Fairs in Mankato was over. Ownership of the First National Bank had passed to Linton Lull and Blaine Rush of Smith Center.

The above paragraphs were written by Dick Judy in his historical review in the Jewell County Record, issue of Sept. 29, 1977.

Later, at the end of the story which reviewed the timing in the lives of the three generation of Fairs in Mankato, Judy wrote:

"And so an era passed at the First National Bank in Mankato. Through the bank, the Fairs have contributed richly to the social and business life of this community. They will continue to do so personally and through the Burr Oak State Bank which they retain."

An editorial in the Jewell County Record signed by Mary D. Boyd paid further tribute to Forrest Fair:

"To quote a Greek philosopher, 'No one gets credit for small details; but if undone they become large issues.' Such a man is Forrest R. Fair.

"For many years Forrest has been the man to crawl back of the church organ and rewire a broken lever, knew who to call if the church furnace boiler quit and hauled tons of library books from Denver to our city library -- and carried them in. It is not possible to list all the many things we depend on Forrest to do, we will realize how many when he stops.

"The active business community has depended on Forrest for many years to make the first and largest money contribution to many community projects. To recite a few: Senior Citizens Housing, City Library, Mankato Endowment Association and Mankato Commercial Development Association, Inc., and of all their projects. He has also helped many private businesses, sometimes at great personal loss. Without Forrest, there would be no Ute Theater.

"As a great contributor, both in number of years and amount, few will ever be his equal. Now that Forrest has retired from active management of the First National Bank, we will hope he will continue in community activities as his schedule permits. The entire area owes Forrest a vote of gratitude. --Mary D. Boyd."

Forrest did continue to keep contact with the affairs of the bank as chairman of the board of directors. But with failing health and after a disastrous fire at his home which destroyed most of his personal records and family belongings, he wanted to relinquish ownership and active control of the Mankato bank.

So in September, 1977, came the changing of the guard at the First National Bank of Mankato.

New Management

An open house was held at the bank to introduce the new management and to extend the open arms of welcome and neighborliness from the families of Smith Center.

News stories of the events in the area newspapers pointed up these facts:

Linton C. Lull, president of the Smith County State Bank at Smith Center, became the new president. Blaine Rush, executive vice president of the Smith

Center bank, was the new vice president. W.R. "Bill" Brock, experienced in banking as Cashier of the Smith County State Bank in Smith Center, became Cashier, Vice President and active manager of the Mankato bank. Bill, his wife Carolyn, and two sons, Chris and Chip, have become very active participants in community affairs as residents of Mankato. Bill has served as President and director of the Mankato Chamber of Commerce and is active in Boy Scouts and is Chairman of the Mankato Summer Youth Committee. He also was recently elected to the Board of Directors of the Midwest Lumber Company. Carolyn has been and remains active in educational affairs.

Lowell Yasmer, a veteran employee and officer for over 16 years and who had served as the managing officer of the bank under Forrest Fair, remained for a time during the transition. Yasmer came with the bank in 1961. He was cashier, then was made vice president and director. He resigned December 31, 1977. Kenneth Wilsman, a native of Jewell County, joined the bank staff in October of 1966 in the insurance department and continued until his retirement in 1980.

Rod Weltmer, long time attorney for the bank, personal confident and advisor to Forrest Fair, continued as a director.

The new owners had three other banks in the area at the time: besides the Smith Center bank, they were the First National Bank of Lebanon and the Citizens State Bank of Jewell. (The Jewell bank was sold later, in 1981.) So, they really were not strangers to Mankato and Jewell County.

The new banking group had steadily broadened operations in northcentral Kansas to add expertise in such areas as farm management and trust services, and would soon envelop the Mankato bank with these expanded services.

The Lull family, as have the Fairs, made significant marks in banking and in community development. The Lull banking span of about 75 years has involved four generations.

Floyd Lull, Linton's father, got his fulltime start in the banking business as a young man with Forrest's grandfather in the Burr Oak bank. Floyd had worked summers in his father's bank in Lebanon while going to school at Kansas Wesleyan University in Salina. Then when Floyd's father, "Andy", purchased controlling interest in the Smith County State Bank in Smith Center, Floyd joined his father as president of that bank.

Linton, representing the third generation of the Lull bankers, joined the Smith County State Bank and Trust Company in 1952 as agriculture representative. He has served as president since 1962.

Now Linton's eldest son, Murray, is associated with his father in the Smith Center bank. The other sons also have followed in the banking profession. Monty is now a vice president of the Patrons State Bank and Trust Company, Olathe, and Dennis is a vice president in the National Bank of America in Salina. A daughter, Martha Donnelly, worked for banks in Manhattan and Kansas City before becoming a homemaker and mother.

The Lulls have extended themselves in association and civic activities. Linton was the first president of the Kansas Association of Bank Agricultural Representatives, a pioneering group which gained attention in national banking circles. He served for years on the national agriculture committee of the American Bankers Association. In 1977, Linton was elected president of the Kansas State University Alumni Association.

In 1980, Linton served as president of the Kansas Bankers Association - only second time for the son of a previous president to serve in that office. Linton's father, Floyd, was president of the Association in 1949.

Blaine Rush, the new vice president, also had been active in various committees of the State bankers association and was prominent in civic

PHOTOS TAKEN AT OPEN HOUSE



Linton C. Lull, Forrest R. Fair, Bill Brock, Blaine Rush.



Roderick Weltmer, Duke Weltmer, Loren Weltmer, Bill Brock, Frances Meeker.



Carolyn Brock, Maxine Fair, Annis Hill.



Gretchen Blair, Lowell Yasmer, Frances Weaverling, Forrest R. Fair, Betty Thompson.

endeavors.

Rush had joined the Smith Center bank in 1958 as assistant vice president. A native of Neosho County, he had moved to Smith Center in 1954 as a regional sales and credit administrator for Standard Oil Company. He is a graduate of Ottawa University.

One of the important assignments he has held with the Kansas Bankers Association was as chairman of a subcommittee on investments and loans whose studies of state banking laws in the early 1970's contributed to revisions and adoption of the new Kansas Banking Code in 1974.

Rush's civic leadership accomplishments include activity in the Lions Club. He served three years on the Lions International Board of Directors and one year as a member of its executive committee.

Blaine's family consists of two daughters and a son. Randy Rush has been president of the First Savings Co., an industrial bank in Sidney, Nebr., and on March 1, 1983 joined The Smith County State Bank and Trust Co. as a member of its management team. Daughter Jolene is in Monument, Colo., where her husband is vice president of the El Paso County State Bank. Daughter Jaclyn's husband is Dr. Chris Rogers, in residency at St. Joseph's Memorial Hospital, Wichita, Kansas.

In January of 1982, Rush was made president of the First National Bank of Mankato. Linton Lull continued as vice chairman of the board of directors. Rush continued also as executive vice president of the Smith Center bank, and is vice president and director of the First National Bank of Lebanon.

Bill Brock, the managing officer, was given the additional title of executive vice president and director of the Mankato bank early in 1982.

Other staff members and employees, with the dates they joined the Mankato bank:

Wes Alexander, assistant vice president, May 11, 1981.

Frances Meeker, cashier, April 20, 1964.

Betty Thompson, assistant cashier, July 23, 1973.

Frances Weaverling, bookkeeper, January 24, 1974.

Rowene Simmonds, secretary, August 13, 1979.

Dianne Gardner, bookkeeper, February 19, 1980.

Gretchen Blair, bookkeeper, June 20, 1977.

Directors are:

Forrest R. Fair, chairman of the board

Linton C. Lull, vice chairman

Blaine Rush, W.R. Brock, R.E. Weltmer.

So as the First National Bank in Mankato, the oldest bank in Jewell County, prepares to close out its first 100 years and looks down the road to challenges of the future it appears the institution has shown steady growth and is well fortified in both human and material resources.

Prospects are excellent for continuing the philosophy embedded by founder J.P. Fair -- keep up with the times; meet change with hard work and friendliness in serving people.



Front row, left to right: Frances Weaverling, Rowene Simmonds and Diane Gardner. Back row: Betty Thompson, Gretchen Blair, Frances Meeker, Wes Alexander and Bill Brock.

\$12,000,000.

\$11,000,000.

\$10,000,000.

\$ 9,000,000.

\$ 8,000,000.

\$ 7,000,000.

\$ 6,000,000.

\$ 5,000,000.

\$ 4,000,000.

\$ 3,000,000.

\$ 2,000,000.

\$1,000,000.

Total Assets

100 YEARS OF SERVICE TO JEWELL COUNTY

Condensed Statement of FIRST NATIONAL BANK IN MANKATO, KANSAS

At the close of business on December 31, 1982

RESOURCES		LIABILITIES	
Cash and Due From Banks ...	\$ 902,000	Capital Stock	\$ 75,000
U.S. Treasury Securities	2,424,000	Surplus	155,000
U.S. Government Agencies ...	2,150,000	Other Liabilities ..	285,000
Municipals	21,000	Undivided Profits ..	498,000
Other Securities	7,000		
Federal Funds	95,000		
Loans	4,787,000	DEPOSITS	10,592,000
Bank Bldg., Furn. and Fixt. ..	55,000		
Other Assets	329,000		
	\$11,605,000		\$11,605,000

1883 1890 1900 1910 1920 1930 1940 1950 1960 1970 1980 1983

1st
National
Bank

100th ANNIVERSARY

1883-1983